

RECORD AND RETURN TO:

*24*  
*And then*  
BANK OF AMERICA, N.A.  
4500 Amon Carter Blvd  
Fort Worth, TX 76155  
TS No.: 12-0037941  
PARCEL No.: 1 08 9 32 20 0 00139 00  
DHGW 70270G

SPACE ABOVE THIS LINE FOR RECORDER'S

PREPARED BY:

DYKE, HENRY, GOLDSHOLL &  
WINZERLING, P.L.C.  
415 N. MCKINLEY, STE. 1177  
LITTLE ROCK, AR 72205  
(501) 661-1000

**SUBSTITUTE TRUSTEE'S DEED**

GRANTOR:

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
4500 Amon Carter Blvd  
Fort Worth, TX 76155  
Telephone No. (800) 281-8219

GRANTEE:

BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA  
COUNTRYWIDE HOME LOANS SERVICING LP  
400 National Way  
SIMI VALLEY, CA 93065  
Telephone No. (800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

LOT 139, SECTION D, RAVENWOOD SUBDIVISION, IN SECTION 32, TOWNSHIP I  
SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF  
RECORDED IN PLAT BOOK 96, PAGE 32, IN THE OFFICE OF THE CHANCERY CLERK  
OF DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on June 22, 2006, WILLIAM YARBROUGH AND DANA M. YARBROUGH, HUSBAND  
AND WIFE executed a Deed of Trust to KATHRYN L. HARRIS as Trustee, with MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COMMUNITY MORTGAGE  
CORPORATION being shown as Beneficiary therein, under the terms of which the hereinafter described property  
was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein  
mentioned and described, which Deed of Trust was recorded in Book 2502 at Page 661 in the Office of the  
Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was re-filed on September 21, 2006 and re-recorded in Book 2567 at Page  
580 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was again re-filed on September 29, 2006 and re-recorded in Book 2573 at Page 232 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the Beneficiary of said Deed of Trust, substituted LEM ADAMS III as Trustee therein, in place of the afore-mentioned original Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2945 at Page 11 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., assigned said Deed of Trust to BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP pursuant to an Assignment of Deed of Trust recorded as an instrument recorded in Book 3353 at Page 107 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, the afore-mentioned Corporation Assignment of Deed of Trust/Mortgage recorded in Book 3353 at Page 107 in the Office of the Chancery Clerk of Desoto County, Mississippi was amended via an instrument recorded in Book 3444, Page 501 in said records; and

WHEREAS, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOAN, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A., as Trustee therein in place of the afore-mentioned original Trustee and substituted Trustee, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3444 at Page 503 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on July 26, 2012 within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED FIFTY-NINE THOUSAND SEVEN HUNDRED NINETY-TWO AND 79/100 DOLLARS (\$159,792.79), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6<sup>th</sup> day of August, 2012

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
4500 Amon Carter Blvd  
Fort Worth, TX 76155  
Telephone No. (800) 281-8219

By: Carolyn Holleman 8/6/12  
Carolyn Holleman

Title: \_\_\_\_\_  
AVP

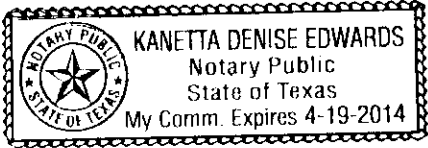
ACKNOWLEDGMENT

STATE OF Texas )  
COUNTY OF Tarrant ) ss

6 PERSONALLY appeared before me, the undersigned authority, in and for the said county and state, on this 6 day of August, 2012, within my jurisdiction, the within named Carolyn Holleman, AVP who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signature(s) on the instrument, and as the act and deed of the person(s) or entity (ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do.

Kanetta Denise Edwards  
Notary Public

My Commission Expires:  
04-19-14



AFFP

70270G-1KS/Yarbrough

**Affidavit of Publication**

DESOTO TIMES-TRIBUNE

STATE OF MISSISSIPPI } SS  
COUNTY OF DESOTO }


DIANE SMITH, being duly sworn, says:

That she is a Clerk of the DESOTO TIMES-TRIBUNE, a newspaper of general circulation in said county, published in Hernando, DeSoto County, Mississippi; that the publication, a copy of which is printed hereon, was published in the said newspaper on the following dates:

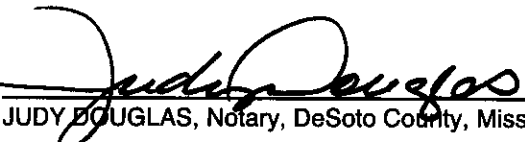
July 05, 2012, July 12, 2012, July 19, 2012

That said newspaper was regularly issued and circulated on those dates.

SIGNED:

  
Clerk

Subscribed to and sworn to me this 19th day of July 2012.

  
JUDY DOUGLAS, Notary, DeSoto County, Mississippi

My commission expires: January 16, 2013

00003030 00012237

Dyke, Henry, Goldsholl & Winzerling  
415 North McKinley  
Suite 1177  
Little Rock, AR 72205



## SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on June 22, 2006, WILLIAM YARBROUGH AND DANA M. YARBROUGH, HUSBAND AND WIFE executed a Deed of Trust to KATHRYN L. HARRIS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COMMUNITY MORTGAGE CORPORATION, which Deed of Trust was filed on June 26, 2006 and recorded in Book 2502 at Page 661 in the Office of the Chancery Clerk of Desoto County, Mississippi and  
WHEREAS, said Deed of Trust was re-filed on September 21, 2006 and re-recorded in Book 2567 at Page 580 in the Office of the Chancery Clerk of Desoto County, Mississippi; and  
WHEREAS, said Deed of Trust was again re-filed on September 29, 2006 and re-recorded in Book 2573 at Page 232 in the Office of the Chancery Clerk of Desoto County, Mississippi; and  
WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the then Beneficiary of said Deed of Trust, substituted LEM ADAMS III as Trustee therein, in place of the afore-mentioned original Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2945 at Page 11 in the Office of the Chancery Clerk of Desoto County, Mississippi; and  
WHEREAS, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, in place of the afore-mentioned original Trustee and substituted Trustee as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3444 at Page 503 in the Office of the Chancery Clerk of Desoto County, Mississippi; and  
WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, will on July 26, 2012, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, the following-described property:  
LOT 139, SECTION D, RAVENWOOD SUBDIVISION, IN SECTION 32, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 96, PAGE 32, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.  
RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 31th day of May, 2012  
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
Telephone No. (800) 281-8219  
By: /s/ Mahtab Memar  
Title: Assistant Vice President  
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
2380 Performance Dr, TX2-984-0407  
Richardson, TX 75082  
TS No.: 12 -0037941  
PARCEL No. 1 08 9 32 20 0 00139 00  
DHGW 70270G-1KS  
PUBLISH ON THESE DATES:  
FIRST PUBLICATION: July 5, 2012  
SECOND PUBLICATION: July 12, 2012  
THIRD PUBLICATION: July 19, 2012